LOAN SHARK BUSINESS **ALL BUT KILLED IN CITY**

I'surers Have Suffered Great Financial Loss Under Prosecution, Brooks Reports.

DUPES FEAR TO COMPLAIN

Expect to Lose Jobs if They Confess, but Their Plight Has Been Much Improved.

Assistant District Attorney Brooks, head of the bureau of usury, yesterday made public a report of the bureau's work since its organization in June.

The report states that the results of the work done so far have been worth while and that the evils of the loan shark business have come out in proportions hitherto unrealized. About this the re-

The salary loan business has grown within a comparatively few years to these large proportions and the record of its victims shows not only inefficiency in their work, due to their mental distress, but also a great many suicides, not to mention the defalcations and petty thievery.

Mr. Brooks says that one of the difficulties he met with weathat the horrowers.

Then the men vaulted another fence and were lost.

A search of 239 East Eleventh street failed to t rn up the two other fugitives until the sixth floor was reached. Max Meyer, a clerk, who has an apartment on that floor, joined the search and in the front room noticed a strange, white shrouded object between the plane and softs.

Mr. Brooks says that one of the difficulties he met with was that the borrowers feared being discharged by their employers should it become known that they were in the hands of loan sharks. Investigations showed that most of the large employers of labor did discharge their help under such conditions. Mr. Brooks called the attention of the employers to the fact that by so doing they were cooperating with the loan sharks and the New York Central Railroad and other companies changed the rule.

Since July 8 there have been thirty-one arrests. Twenty-one prisoners were held for trial and their cases are now pending. Mr. Brooks calls attention to the fact that the books and papers of the defendants were conficered and the tendents were held the police were missing from his rooms.

Magistrate House, in the Essex Market examination to-day.

that the books and papers of the defendants were confiscated and that the defendants were unable to gain them COURT ROUNDLY REBUKES defendants were unable to gain them Also applications for injunctions against the Police Commissioner and the District Attorney were denied. The report con-

We have interviewed at least 700 persons who came to the office of the District Attorney, the greater part of whom were averse to making any complaint on account of the fear of publicity and for other reasons of a personal nature, but sought to be relieved of their financial distress from the oppression of money lenders. Fully 300 cases were settled to the satisfaction of cases were settled to the satisfaction of complainants through the intervention of this office by the payment of the money actually borrowed, plus 6 per cent. In the majority of cases it was found that

the complainants were driven by necessity was so dire that they were willing to sign any paper without reading it. Mr. Brooks found that in most cases the money lenders filed confessions of judgment in up-State courts, thereby necessitating great expense to the borrower and, in case he didn't ap-pear, being themselves allowed generous

Thus through the instrumentality of the courts is usury actually collected.

The owners of the business are often unknown and sometimes residents of anyoung woman at \$10 or \$15 a week to negotiate the loans with the borrowers, thus making her the guilty party under the

As a result of the measures taken the business of the money lenders has been greatly functional loss. Many of them have gone out of business. It was reported that one concern to which 700 customers were paying usurious interest on loans now have less than 200 customers who are paying off obligations of money actually lent and are not taking up any new loans.

"I believe," Mr. Brooks said, "it is a safe estimate to say that less than one-half of the volume of business is being done by the loan sharks at the present time that was done before the District Attorney took up the prosecution of violations of the usury laws."

Mr. Brooks thinks that orders of garnishment based on confessions of judgment fraudulently obtained are invalid. He recommends that an official opinion be obtained from the Corporation Counsel.

ONLY PARCEL STAMPS WILL GO.

You Must Put Your Name in Corner

and Mail at a Post Office. Postmaster Morgan has called the atten-tion of the public to the following features

of the domestic parcel post regulations which go into effect on January 1: That distinctive parcel post stamps must "hat distinctive parcel post stamps must be used on all fourth class matter beginning January 1, 1913, and that such matter bearing ordinary postage stamps will be treated as 'Held for postage.'

"That parcels will be mailable only at post offices, branch post offices, lettered and local named stations and such numbered stations as may be designated by the postmaster.

the postmaster.
That all parcels must bear the return card of the sender, otherwise they will not be accepted for mailing."
I lies these requirements are carried out Fosmaster Morgan says there is danger that packages may not be promptly handled and the public will be inconvenienced.

GIRL OF 15 KILLS HERSELF.

Had Quarrelled With Parents and tione to Work in a Laundry.

Ellen Bignell, 15 years old, an ironer a Jersey City laundry, committed suicide night by taking carbolic acid on her from her work to her boarding house way from her work to her boarding house at 89 Palisade avenue, Jersey City. A year ago she quarrelled with her parents, who live in Hoboken, and she got work in the handry and went to live with Mrs. John lioth at the Palisade avenue address.

The girl got the acid in a drug store near her boarding house by telling the druggist that it was for Mrs. Both. Outside the doar she drank the contents of the bottle. She was dead when an ambulance came.

NEW JERSEY NOTES.

Firemen yesterday rescued Mrs. Anna creil and her five-year-old son Robert ter they had been overcome by smoke in three story house at 356 Fifteenth avenue, ewark. The fire caused several hundred dars damage.

on Connolly, who has a saloon at 467 munipaw avenue. Jersey City, was hely if the men in his barroom early yester-morning and about \$25 was taken from cash register.

Gov. Wilson yesterday appointed Ex-assemblyman George H. La Monte of Somer-county to be State Commissioner of Hanking and Insurance to succeed Prof. Henry J. Ford of Princeton University, who retired recently because the university cutnorities disapproved of his holding a state office. The term of the Commissioner is three years and the salary is \$6,000.

McGOWAN IN BURGLAR CHASE. INDICTED FOR AUTO SHOOTING.

Educator and His Pitcher Add to Buffalo Woman Held for Attempt to Early Morning Excitement.

A burglar who admitted to the police that he was one of a gang of five who were about to make an early professional the county jail on the charge of shooting call at a lodging house on East Eleventh her husband, George Hanner, in an autostreet was arrested yesterday morning mobile when passing through North Tonaafter an exciting chase in which his four wands on the night of September 12, was companions escaped. The chase led indicted to-day by the October Grand under a window of the house of Patrick Jury on a charge of assault, first degree, H. McGowan, former President of the and an attempt to commit murder, first Board of Aldermen and present member of the Board of Education, who contributed to the excitement by hurling a water pitcher at two of the men, who

were trying to pry their way through his cellar door. The pitcher missed fire, but Mr. McGowan was given much credit for his intentions. Patrolman Spaeth of the Fifth street

station was on fixed post at Second avenue and Eleventh street when a man ran up and told him that burglars were entering a tenement house at 239 East Eleventh street. Spacth sent in a call for reserves and hurried over, arriving rear of the house.

As Spaeth started up after them two of the usurious loan business in the city of New York is more than is generally supposed. It is conservatively estimated at more than \$20,000,000 annually, at an average of over 200 per cent. Not less than 30,000 employees of the city are now on every pay day turning over a portion of their wages to salary loan companies, and employees of corporations and firms in this city to the extent of at least 100,000 are now in the clutches of these money lenders.

The salary loan business has grown thin a comparatively few years to these to check the flight of two hurried persons who were seeking a short cut to the street through his cellar. The orash of the pitcher was followed by a volley of shots from Spaeth's revolver. Then the men vaulted another fence and were lost.

NEW JERSEY GRAND JURY

Orders New Body to Investigate Charges Against Newark's City Counsel.

When the new Grand Jurors were sworn in before Judge Martin in the Court of Oyer and Terminer in Newark yesterday the court directed them to make a new investigation of the charges against City Counsel James R. Nugent and others who took part in the fracas at 167 Commerce street last primary day. Mr. Nugent, with Alderman Alexander Archibald and Patrolman Crawford, rescued two policemen who were arrested by Prosecutor's detectives on

warrants issued by the court. The Judge severely rebuked the last Grand Jury for their failure to act in the Nugent case. He said:

"There were some matters which were submitted to that body that apparently either did not receive the careful and courageous consideration to which they were entitled, thus reaching a result which would have given the court opportunity to protect the community, or else that body was misguided into failing to perform its duties. The last Grand

else that body was misguided into failing to perform its duties. The last Grand Jury said it was unable to find any violation of the criminal law. I direct the Prosecutor to submit to you the facts in the case of the State vs. James R. Nugent and others, alleged to be guilty of certain crimes on last primary election day."

After referring to the testimony given in the case, which he characterized as being clear and unmistable, the court continued that according to the testimony Nugent should be indicted for rescue. Rescue is a misdemeanor, he said, and is the forcible taking of a prisoner from the custody of the law. The court further declared that if the Prosecutor's detectives had fired at Nugent they might have prevented the rescue, but might have caused a general shooting and lost their lives. The Judge added:

"Upon the evidence submitted James R. Nugent is also guilty of carrying a concealed weapon, to wit, a blackjack, contrary to the form of the statute. Why should he have different treatment at the hands of the Grand Jury than ordinary persons?

"Here we have apparently clear and

the hands of the Grand Jury than ordinary persons?

"Here we have apparently clear and convincing and, at all events, prima facie evidence of a violation of an order of the court—the rescue of its prisoners and the carrying of a concealed weapon. We have also an assault made on one of the Prosecutor's detectives while he was carrying out an order of the court. It would seem that your duty is plain. If the evidence substantiates the charge you ought not hesitate to indict him."

BEATS AVENGERS TO POLICE.

Driver of Van, Which Killed Child, Chased by Crowd.

BUFFALO, Oct. 29.-His life threatened by a crowd of Italians which pursued him when little four-year-old Tony Sorrentand was crushed to death under the wheels of a dray, William Fohl, the driver, ran at top speed to a police station several blocks away. It was some time before the crowd was dispersed by a squad of

reserves.

As the heavy truck turned the corner into an alley the little fellow raced out into the street and fell under the wheels and was killed. The medical examiner held Fohl blame-less and he was released.

Schoolgirls Oppose Fancy Hair. New London, Conn., Oct. 29.—The girls of the senior class of Williams Memorial Institute have declared bitter war against fancy hairdressing and to-day are wearing their curls down their backs or done up in simple braids.

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degree.
It is charged by the District Attorney It is charged by the District Attorney that the woman attempted to kill her husband while riding in the latter's automobile from Niagara Falls to their home in Buffalo. Hanner received a bullet in the back of the head, thought at the time to have come from a nearby lumber yard. Mrs. Hanner received a bullet wound in the knee and is just recovering from it.

Murder Husband,

GRABOW RIOT BLAME SHIFTED.

Defence Witnesses Say First Shots Came From Company.

In reserves and hurried over, arriving in time to see four shadowy forms on the second and third floor fire escapes at the rear of the house.

LARE CHARLES, La., Oct. 29.—Six witnesses for the timber workers on trial for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 7, which resulted in a large for murder testified to-day that the visit to Grabow July 8, and a large for murder testi to Grabow July 7, which resulted in a As Spaeth started up after them two riot, was not planned and that the first



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